Certificate Number: 17082-PAM-DE-030743360

Bankruptcy Case Number: 18-00714



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 19, 2018, at 4:19 o'clock PM MST, MICHAEL J FABRIZIO completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 19, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director